

The Politics of Retirement in Britain, 1878–1948

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1 Introduction

By the late nineteenth century, many thoughtful political commentators in Britain were viewing the prospect of mass democracy with alarm. Nineteenth-century capitalism was based upon a social organisation in which the bulk of private property and wealth ownership was concentrated in the hands of a tiny social élite, with the vast majority of the population dependent, either directly or indirectly, upon precarious waged labour. According to a political logic held by many across the political spectrum, the full enfranchisement of the working class would inevitably result in the capitalist class being quickly stripped of its wealth and power by entirely constitutional, parliamentary means. In short, capitalism and mass democracy seemed logically irreconcilable.¹

Yet the political cataclysm did not happen. By stages, democratic voting rights were extended until universal adult male suffrage and partial adult female suffrage were achieved in 1918, the process being completed in 1928. To be sure, there were several nervous moments along this route – notably, in the period 1918–22 and when the first minority Labour government was formed in January 1924. But capitalism survived, and the unequal ownership of private property emerged unscathed. Even in the ‘devil’s decade’ of the 1930s, when several European nations had become fascist dictatorships, the stability of its democratic institutions allowed Britain to weather the economic recession with its political order largely intact. By the post-1945 period in world history capitalism and mass democracy had become synonymous.

The process of transition to a liberal capitalist democracy in Britain has been the object of intense scrutiny by political theorists, since it has raised every question that is central to democratic theory: the limitations on change set by the complex processes of competitive party democracy; the power of the state to accommodate and neutralise ‘from below’ political challenges by processes of incorporation; the agenda-setting by those key institutions that disseminate information, and thus influence

¹ For an exploration of this theme, see Claus Offe, ‘Competitive Party Democracy and the Keynesian Welfare State’, in Offe, *Contradictions of the Welfare State* (1984), ch. 8.

cultural formation; the distinction between 'objective' and 'subjective' economic interests; and the legitimization of authority by concessionary processes, notably state welfare.

Broadly speaking, liberal political theorists are relatively untroubled by the capitalism/democracy conundrum. The two most intriguing questions of political theory – why is the unequal distribution of private property tolerated? and why do citizens consent to obey authority? – present no difficulty because mass political consciousness, or 'public opinion', is seen as essentially unproblematic. Since the subjective, expressed wishes of citizens are seen as 'real', the answer to both questions is, therefore, simple: because we wish things to be so. Liberal political theory offers the beguilingly attractive explanation that mass democracy has moderated free market capitalism to a degree acceptable to most citizens; any further erosion of inequalities would be unacceptable, violating too many individual and collective rights. In the liberal-democratic analysis, state welfare has been a key factor in the reconciliation process, offering citizens a basic minimum guaranteed standard of living. Most famously expressed in T. H. Marshall's notion of a trinity of rights (civil, political and social), the welfare state has acted as a bridge between the vulnerable citizen and the excesses of free market capitalism.²

The neo-Marxist tradition of welfare analysis also views the challenge of mass democracy as potentially cataclysmic for capitalism. Where it differs sharply from the liberal analysis is in its contention that mass democracy has done little to effect a significant change in relative inequalities. Instead, it is argued, competitive party democracy has contained mass political aspirations, and largely neutralised them. The expressed wishes of citizens are highly problematic, being so subject to choice-distortion processes that they cannot be accepted merely at face value. The twentieth century may have offered tiny morsels, in the form of consumer goods and insecure property ownership, but the major social inequalities have remained very wide. State welfare has thus been a key instrument by which capitalism and mass democracy have been reconciled.

The growth of state dependency

Simultaneously with the growing challenge of mass democracy – and thus inextricably linked to it – there was occurring a significant shift in

² T. H. Marshall, 'Citizenship and Social Class', in Marshall, *Sociology at the Crossroads and Other Essays* (1963), pp. 104–22; and 'Value Problems of Welfare-Capitalism', in Marshall, *The Right to Welfare and Other Essays* (1981), pp. 104–22.

the process of capitalist development, such as to increase – slowly but inexorably – the dependency of citizens upon sources of income other than waged labour. As will be argued later in this study, over the past two centuries four distinct but inter-related labour market trends (themselves products of technological innovation) have had profound effects upon human behaviour, social relations and cultural formation, establishing the contextual setting in which citizens have negotiated their everyday lives: the exit of children from the industrial labour force, and the progressively longer periods of time spent by them in full-time education; the fall in the formal labour force participation rates of married women from the early nineteenth century to the 1920s and 1930s, then their steady rise after the Second World War; the gradual shake-out of older workers (predominantly male) from the labour force; and, beginning at the end of the twentieth century, the de-industrialisation of young, unskilled males.

As industrial production became noticeably more technology-intensive at the end of the nineteenth century, and thus the labour market ‘tightened up’, so the distinction between ‘work’ and ‘dependency’ became clearer. In the nineteenth-century labour market, many individuals possessed an ambiguous status, drifting between what we now think of as notionally precise categories like ‘employed’, ‘unemployed’, ‘retired’, ‘infirm’ or ‘part-time’. By the twentieth century, a clearer dividing line was becoming established between those engaged in the formal labour market and those dependent upon the waged income of a breadwinner. One aspect of this was the development of the idea of a career, terminated by a fixed age of retirement.

The social and political élite of late nineteenth-century and early twentieth-century capitalist society thus found itself facing two inter-linked challenges: mass democracy threatened to end for ever its economic and political dominance; and the growth of social dependency created a demand for expensive social welfare policies, funded by punitive levels of redistributive taxation, to support those who were becoming marginalised from waged labour.

Nowhere were these two social forces more evident than in the campaign for old age pensions. By the early twentieth century, state pensions had emerged as the centrepiece of a powerful socialist challenge, and were to remain so thereafter, even if the determination behind that challenge gradually weakened with every passing decade. The story of how that challenge was mounted, and how it was countered and eventually defeated by the institutions of the state, is the central theme of this book. The saga of pensions thus provides a clear example of how the broader challenge of mass democracy was contained. But the

enormous difficulty faced by those within government whose task it was to accommodate this challenge was that long-run labour market trends were bringing about an inexorable decrease in the labour force participation rates of older males, just as demographic trends were increasing both the number and proportion of old people in the population. Less and less able to earn a living through formal work, the growing numbers of old people formed an increasing population of 'dependants' at the top end of the population age structure. It was impossible not to provide state support for them.

As jobs for older workers slowly disappeared, so there emerged a variety of arguments in favour of state pensions, resting on a logic which was unassailable, but whose contradictory nature summed up the central political dilemma of state welfare in a capitalist society. On the one hand were several broadly conservative arguments: pensions were needed to assist the continued shake-out of older workers, and thus improve industrial efficiency. If provided by the state (and especially if funded by contributions from working people themselves) employers could be relieved of the cost of providing them: it is significant that several leading employers were very supportive of the 1908 Old Age Pensions Act.³ Pensions also performed the important secondary functions of enhancing political legitimacy and relieving working-aged families of the expensive burden of supporting aged relatives, thus indirectly assisting the reproduction of labour.

Yet, on the other hand, state pensions had the potential to become enormously expensive, as demographic and labour-market pressures created a rising tide of retirees. If funded by taxation levied principally on the rich, they could be highly redistributive. By removing older workers, the labour market would also be 'tightened up' and the bargaining power of younger workers enhanced, thus boosting the power of trade unions. Old age pensions thus quickly became the centrepiece of a rapaciously redistributive socialism that had to be resisted by the state at all costs. Steering a way between the Scylla and Charybdis of these two opposed forces was the central dilemma of the 'politics of retirement' in the period 1878–1948. However, before we move on in the next chapter to examine the late nineteenth-century origins of the campaign for old age pensions, we must consider the emergence of old age as a social issue.

³ Pat Thane, 'Non-Contributory Versus Insurance Pensions 1878–1908', in Thane (ed.), *The Origins of British Social Policy* (1978), pp. 101–3.

The ageing of British society

In all advanced industrial societies, the unfolding of the twentieth century witnessed profound changes in the status of old people. For the first time in their histories, such societies experienced substantial and ever-growing numbers of their elderly citizens reaching the seventh, eighth and even ninth decades of the life course. The ageing of industrial societies has had social, economic and political consequences of enormous importance.

This demographic transformation of British society was unprecedented. In 1841 there were only 700,000 persons aged 65 or over (65+) in Britain, equivalent to just over 4 per cent of the total population; by 1901 the number had more than doubled, to 1,500,000 but, because of overall population growth, this still represented only 5 per cent of the total population; by 1981, however, Britain had 8,500,000 citizens aged 65+, equivalent to 15 per cent of the population.

What caused this demographic shift? The most important factor in the ageing of the British population has been the fall in the birth-rate from the late 1870s to the early 1940s, determining the size of each successive birth cohort and squeezing in the base of the 'population pyramid'. By contrast, the post-Second World War high birth-rate 'baby boom' (lasting until the mid-1960s) has slowed the rate at which the British population has 'aged' by increasing the proportion of working-aged adults. From 1981 to 2011 the projected proportion of the 65+ population will rise little – from 15.0 per cent to 16.1 per cent – because the present and immediate-future generation of retirees are those born in the low birth-rate inter-war period. However, after 2011, and certainly after 2021, the proportion of people aged 65+ will rise significantly, as the 'baby boomers' move into retirement, so that they will reach a predicted 21.0 per cent in 2041. Conversely, by the time the generations born after the mid-1960s start to retire, the perceived problem will be diminishing.⁴

The second factor causing the ageing of the British population has been the decline in mortality at all ages, but especially in childhood, permitting more babies to survive to adulthood and more adults to survive to old age. Contrary to popular belief, longevity in middle age and old age has been the least important causal factor. Falling infant mortality has dramatically improved life expectancy *at birth*, but life expectancy in adulthood has not shown nearly such a spectacular

⁴ For useful summaries of the demographic factors, see: Christina Victor, *Old Age in Modern Society* (1987), ch. 6; Paul Johnson and Jane Falkingham, *Ageing and Economic Welfare* (1992), ch. 2.

improvement. In 1901, the average 65-year-old man could expect to live another 10.8 years, and a woman another 12.0; by 1991, these had only increased to another 14.0 years (man) and 17.8 years (woman). Thus projections which argue that, in the future, substantial numbers in the population of advanced industrial societies will survive to be *c.* 120 years of age are erroneous, since they are based upon life expectancy at birth. If, instead, the correct measure of life expectancy in adult years is used, then the 'success scenario' changes to one in which the overwhelming majority of citizens will survive until their mid-eighties, enjoying a healthy old age, and will then die suddenly after a 'compression of morbidity' occurs with the 'rectangularisation' of the survival curve.

Paradoxically, these dramatic improvements in the survival rates, health status, and thus working capacity of older adults have been accompanied by the spread of retirement. In the 1890s, about two-thirds of males aged 65+ were recorded as 'gainfully occupied'; the mid-point of 50 per cent was reached in the late 1920s; by the early 1950s, this proportion had fallen to one-third; and by the 1980s, it was less than 10 per cent (about half of whom were working part-time). Hence the rising population of old people became steadily fitter and healthier, and thus more able to participate in the labour market. Yet, at the same time, they were increasingly denied such participation, and were marginalised into economic inactivity. How is this paradox to be explained?

Most explanations have been based to some extent upon a broad 'modernisation' model, in which the ageing of populations is seen as part of the transition to modernity in late industrial societies. Pre-industrial societies, operating from a predominantly rural economic base, will tend to have high birth-rates, high death-rates and an aged population that is cared for within the context of the small community or the extended family. With the coming of industrialisation, death-rates fall as living standards improve, until such an economy reaches maturity, at which point birth-rates also fall. (Such a point was reached by Britain in the 1880s.) The effect of this demographic transition is – after a time-lag – to increase the proportion of old people in the population because smaller cohorts of young will skew the population age structure upwards.

At the same time, the industrialisation process performs several interactive functions. It places increasing emphasis on technological innovation in the production process, and thus certain groups of workers (notably, children and the aged) are displaced from the industrial labour force. In a more economically competitive era, the dictates of 'scientific' industrial management (manifested in 'Taylorist' or 'Fordist' practices) also require that such marginal labour be shed. Industrialisation creates the wealth to fund a state pension scheme. It

produces an organised labour movement that demands state-subsidised retirement as an end-of-lifetime reward for service at the workplace, and as a means of supporting those older workers marginalised by the changing structure of capitalism. As part of the 'information explosion' and bureaucratic sophistication in such societies (for example, in social surveys or census data), age-based social divisions become more common and age discrimination grows.⁵

Like all broadly functionalist explanations, the modernisation model lapses into tautology and thus has serious deficiencies. It has little to say on how the distribution of power will affect prevailing social constructions of old age, and it does not explore the ways in which the interaction of class, race and gender produces marked inequalities in the 'old age experience'.⁶ Its greatest deficiency is that it fails to explore the question of agency. Explanations of the spread of retirement have thus had to push the 'modernisation' account a stage further.

In doing so, historical accounts of retirement have tended to offer two kinds of explanation, either in opposition or in some kind of combination. First, there are those that prefer to stress a decrease in the *supply* of older workers, as a result of collective consumer choice. Growing prosperity in the twentieth century has meant that citizens have been progressively better equipped to fund their own retirement, either directly through private pensions, or indirectly, via the 'risk-pooling' principle, through the collective protection of a state pension scheme. Advanced industrial economies can afford to respond sympathetically to the expressed desires of citizens for a package of work-related benefits – a shorter working week, paid holidays, minimum standards at the workplace, and an employer-funded or state-funded period of leisure at the end of the life course. Hence Leslie Hannah has argued that 'a central factor' in explaining the spread of retirement has been 'the increased capacity to finance retirement and the reduced dependence of the old on income from employment'. Hannah concludes that: 'Voluntary retirement is, in a sense, a luxury good whose incidence would be expected to grow in a hundred year period in which general living standards have perhaps tripled.'⁷ A version of this model also sees state

⁵ See, for example, Carole Haber, *Beyond Sixty-Five: The Dilemma of Old Age in America's Past* (1983), p. 127.

⁶ For an interesting discussion of 'modernisation' models as applied to old age, see W. Andrew Achenbaum, *Shades of Gray: Old Age, American Values and Federal Policies Since 1920* (1983), pp. 6–17, 182–9.

⁷ Leslie Hannah, *Inventing Retirement: The Development of Occupational Pensions in Britain* (1986), p. 124. For a similar view, see also: Paul Johnson, 'The Structured Dependency of the Elderly: A Critical Note', in Margot Jefferys (ed.), *Growing Old in the Twentieth Century* (1989), pp. 62–72.

pension schemes – introduced by popular pressure – as an important causal factor: such is the central theme of Carole Haber and Brian Gratton's recent study on the USA, in which the 1935 Social Security Act is seen as the key legislation triggering modern mass retirement.⁸

At first sight, a 'supply-side' explanation seems to possess a certain degree of plausibility, providing a perfect example of how the 'democratisation of retirement' has come about through popular pressure exercised via the ballot box. In the pages that follow, substantial evidence will be offered of grass-roots movements for a state pension scheme. The campaign that emerged in Britain at the end of the nineteenth century was initially led by middle-class reformers for conservative reasons; but it soon attracted an impressive amount of support from organised working people such that old age pensions became a radical socialist demand. The 1908 Old Age Pensions Act which followed was, despite its limitations, the most popular of the Liberal welfare reforms. Thereafter, pensioners' organisations were formed and constant pressure was exerted on governments to improve the state pension scheme, in terms of both level and coverage, to give a 'well-earned rest' to the 'worn-out worker' or the mother (less often mentioned), as a reward for citizenship. Such demands reached a crescendo in 1939, with the National Federation of Old Age Pensions Associations, the National Spinsters' Pensions Association, as well as the Labour Party and the Trades Union Congress, demanding higher pensions. Indeed, the *potential* danger of this popular pressure was one reason for the Treasury's long, and ultimately successful campaign to shift the funding of pensions to a contributory insurance basis.

However, like all largely 'human agency' models of social change, a supply-side explanation fails in several respects. First, it does not explain the timing of events. The period between Baron Maseres's 1772 proposal for parish-organised annuity schemes for the 'industrious poor' and Canon Blackley's famous 1878 plan for 'national insurance' was positively brimming with pension suggestions from middle-class reformers. Yet it was only in the 1880s and 1890s that the debate on state pensions took off. We need to ask why.

Second, it fails to explain the paradox that this late nineteenth-century debate on the increasingly 'visible' poverty of the aged took place at a time when the old age pauperism rate was *declining*. Interestingly, this led late nineteenth-century conservatives (for example, within the Charity Organisation Society) to the logical conclusion that state pensions would not only be corrupting (in that they would weaken

⁸ Carole Haber and Brian Gratton, *Old Age and the Search for Security. An American Social History* (1994).

individual and family responsibility), but that they were not needed. Old age poverty *per se* was thus not the key reason for the campaign for old age pensions.

Third, it does not explain the gendered paradox that this late nineteenth-century debate on old age poverty was a highly masculinist one. Although women outnumbered men in old age (by nearly two to one in the post-1908 pensioner population), and although there has always been a substantial feminisation of poverty in old age, the 'problem' of old age poverty was usually constructed in terms of a masculinist, military metaphor of the 'worn-out worker' deserving to be 'de-mobilised' from the 'industrial army'. The focus of concern in the pensions campaign was thus on the crisis of the older male worker. Essentially, it was an *industrial* concern.

Fourth, a 'supply-side' model collapses in the face of the volumes of evidence from the 1920s and 1930s that few chose willingly to 'retire' on a pension of 10s 0d a week; in fact, it is clear that older workers desperately tried to cling on to jobs for as long as possible. All the evidence from contemporaries shows that jobs for older workers were inexorably disappearing, causing retirement to be forced upon individuals not because of their infirmity (as had been the case in the past), but because there was no work for them. In the aggregate, 'jobless' retirement gradually replaced 'infirmity' retirement, and on a far greater scale.

Finally, the recent progress of 'early' retirement must be considered. Between 1951 and 1971, the economic activity rates of men aged 55–9 remained fairly constant (at 95.0 per cent and 95.3 per cent respectively); by 1994, however, the effects of diminishing labour market demand – consequent upon a transition to a new, 'post-industrial' capitalism – had lowered this to 76.1 per cent. Significantly, women aged 55–59 experienced *increasing* labour force participation rates in the same period – from 29.1 per cent in 1951, to 50.9 per cent in 1971 and 55.7 per cent in 1994⁹ – because of the rising demand for 'feminised' labour.

The second explanatory model is thus much more convincing, and is the one that is more favoured in the pages that follow. This argues that retirement has spread more because of a decline in the *demand* for older workers. As advanced industrial economies become more specialised, with a greater emphasis on technology-intensive production methods, and hence skill and adaptability, so older workers will be forced out of the labour market and marginalised into economic uselessness and a

⁹ Alan Walker and Tony Maltby, *Ageing Europe* (1997), p. 76.

consequent loss of social status. They will find themselves increasingly concentrated in 'light', undemanding occupations, or in relatively out-moded labour-intensive sectors (such as coal-mining or agriculture in the inter-war years) where, on retirement, they will not be replaced. New, expanding industries only take on young workers. In effect, older workers are progressively 'de-skilled' and thus 'de-industrialised'. In such a society, increasing emphasis in the labour market will be placed upon youth (mirrored by the emergence of a 'youth culture' in society at large). This is precisely what began to happen in Britain from the 1890s onwards.¹⁰

Pension systems were thus not the prime cause: retirement was not 'manufactured' by the state via social policies. In Britain, the trend to 'jobless' retirement commenced roughly two decades before the first (1908) state pension scheme, and rates of retirement seem not to have been affected by subsequent pension legislation (notably, the introduction of a retirement condition in 1946). The growth of state pension coverage was thus a response to prior labour market imperatives.

Such a stark polarisation between two explanatory models is, of course, of limited heuristic value: 'supply' and 'demand' are not autonomous, and in this study the complex symbiotic relationship between the two will be explored.¹¹ 'Choice' can only take place within a given economic context. Once demand-side factors had operated for several decades, such that a critical mass of retirees was created, then a 'culture of retirement' or a 'retirement tradition' or even a 'medicalisation of retirement' became internalised by individuals and normalised in culture, manifesting itself in consumer expectations and in political campaigns. These expectations were articulated in a powerful language of democratic rights, citizenship and social justice. But abstract principles of justice were more the rationalisation of labour market imperatives than they were prime determinants of social policy.

The distinction between 'infirmity' retirement and 'jobless' retirement is also of necessity crude. Analysts of the retirement experience have always shown that there is a blurring of the boundary between the two. Older workers may define themselves as 'infirm' because they are effectively jobless, or vice versa: such was the experience of the working-class friendly societies in the 1890s; it was also noticed by social researchers in the 1950s;¹² and the rise in disability and long-term

¹⁰ The definitive work, broadly applying such an analysis to the USA, is William Graebner, *A History of Retirement. The Meaning and Function of an American Institution, 1885-1978* (1980).

¹¹ For a sensitive discussion, see Frank Laczko and Chris Phillipson, *Changing Work and Retirement. Social Policy and the Older Worker* (1991).

¹² For the 1950s, see Sarah Harper, 'The Emergence and Consolidation of the

sickness benefit claims in the 1980s and 1990s was likewise partly a product of growing labour market insecurity.¹³

The changing status of old age

In measuring the transformation of the 'old age experience' from pre-industrial to late-industrial societies, historians have offered a number of models. One provocative and influential example is the 'veneration to degradation' thesis, put most cogently by the American historian David Hackett Fischer. In *Growing Old in America* (1977), Fischer has argued that in pre-industrial societies old people are highly valued for their rarity, authority, wisdom and – especially in societies where an oral tradition predominates – accumulated knowledge. They possess enormous value to the community or tribe as its natural leaders, and to the family as carers of children in a highly labour-intensive economy where both parents may have to work long hours. In short, they are venerated, and may even be accorded priest-like status. But industrialisation gradually robs them of this social value: the nuclear family dispenses with their services, and pushes them out of the nest; more citizens survive to old age, and thus their scarcity value is eroded; industrialisation creates a more specialised division of labour, with a greater premium on youth, skill and adaptability, and old people are seen as increasingly irrelevant to the labour process; the spread of mass education and literacy means that knowledge is encapsulated by the written word, and then within sophisticated information systems, and the oral tradition is lost. Old age thus brings obsolescence.

In its cruder forms, this thesis can imply that in the past there existed some 'golden age of senescence', in which the aged were universally revered. Fischer, however, does not claim this: he recognises that in pre-industrial societies there existed many contradictory customs and attitudes towards old people, and that the very old – the 'overaged', 'already dead' or inhabitants of the 'sleeping period' – were usually judged to be senile and were cruelly put to death.¹⁴

Thus it is important to remember that while the ageing of Western nations has led to much more rigid definitions of old age itself, the twentieth century did not invent inequalities of age. In pre-industrial and early modern societies, old age tended to be conceptualised by reference to certain cultural touchstones, such as wrinkled skin, grey

Retirement Tradition in Post-War Britain', in Michael Bury and John Macnicol (eds.), *Aspects of Ageing: Essays on Social Policy and Old Age* (1990), pp. 12–29.

¹³ Laczko and Phillipson, *Changing Work*, ch. 5.

¹⁴ David Hackett Fischer, *Growing Old in America* (1977).

hair, toothlessness, grandparenthood, the menopause or the inability to perform crucial tasks. Such societies displayed complex attitudes towards their older members,¹⁵ and age-related status inequalities have worked in a variety of ways: in some tribes, such as the Samburu pastoral nomads of Northern Kenya, powerful social gerontocracies existed, with elderly men dominating tribal and family politics, excluding young bachelors from participation and even taking extra wives for themselves as they grew older; in others, the practice of ancestor worship would extend to the veneration of their older members, investing them with an almost mystical function as living repositories of wisdom and folklore (elderly women, for example, would possess a unique body of knowledge on matters of pregnancy and childbirth). Yet anthropological literature is also replete with examples of brutal sanctions being brought to bear against the old: parricide often existed as a culturally approved method of sons obtaining access to family land, and old women could find themselves suspected of witchcraft precisely because of their accumulated knowledge. In short, age divisions and age conflicts were commonplace.¹⁶ Likewise, historians of the early modern period have considerably enlarged our understanding of old age by pointing to the historical continuities in societal attitudes, especially the shifting balance between support of the aged by family, community and local state.¹⁷

Structured dependency

What, then, *is* new about the 'old age experience' in the twentieth century? In attempting to answer this question, several radical analysts of old age posited the concept of 'structured dependency' in the 1980s as a deliberate counter to the outmoded platitudes of disengagement theory.¹⁸ Rather than viewing old age as an aggregate experience, a 'structured dependency' analysis emphasises that there will be substantial differences in the status of retired people according to factors of class, gender, race and age. As Alan Walker has argued:

¹⁵ See, for example, Keith Thomas, 'Age and Authority in Early Modern England', *Proceedings of the British Academy*, vol. LXII: 1976 (1977), pp. 205–48.

¹⁶ Nancy Foner, *Ages in Conflict: A Cross-Cultural Perspective on Inequality between Old and Young* (1984).

¹⁷ See, for example, Margaret Pelling and Richard Smith (eds.), *Life, Death and the Elderly. Historical Perspectives* (1991).

¹⁸ See, for example: Alan Walker, 'Towards a Political Economy of Old Age', *Ageing and Society*, vol. 1, pt. 1, March 1981, pp. 73–94; Peter Townsend, 'The Structured Dependency of the Elderly: A Creation of Social Policy in the Twentieth Century', *ibid.*, pp. 5–28; John Macnicol, 'Old Age and Structured Dependency', in Bury and Macnicol, *Aspects of Ageing*, pp. 30–52.